

2016 UnitedHealthcare Member Experience

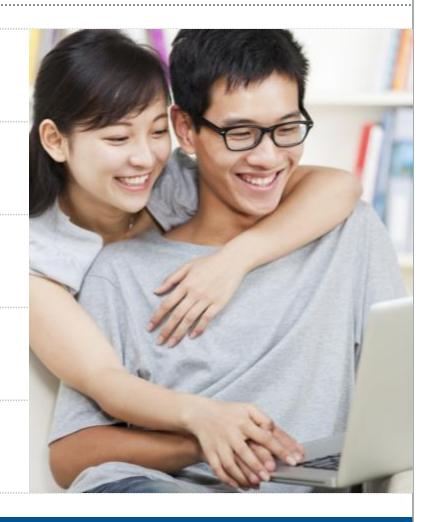




Agenda

We are with you every step of the way

- UnitedHealthcare health insurance plans: 2016 overview
- UnitedHealthcare Onboarding Experience
- UnitedHealthcare tools to manage health care and costs at home, work or on the go
- Where to find more information
- About UnitedHealthcare



UnitedHealthcare health insurance plans: 2016 overview



Here's where to find our plans

UnitedHealthcare Benefits Plan of California

Region	County
Region 1	Northern Counties (Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba)
Region 9	Santa Cruz, Monterey, San Benito
Region 11	Fresno, Kings, Madera
Region 12	San Luis Obispo, Ventura, Santa Barbara
Region 13	Eastern Region (Mono, Inyo, Imperial)



2016 plans at a glance

Plan type Plan Name		Co-insurance	Со-рау	Co-insurance	Co-insurance	HSA	
		Bronze 60 PPO	Silver 70 PPO	Gold 80 PPO	Platinum 90 PPO	Bronze HSA 60 PPO	Minimum Coverage EPO
Deductible and Co-insu	rance						
Deductible (Individual)	You pay:	\$6,000 /\$500 drug	\$2,250 /\$250 drug	N/A	N/A	\$4,500 Integrated	\$13,700 Integrated
Deductible (Family)	You pay:	\$12,000 /\$1,000 drug	\$4,500 /\$500 drug	N/A	N/A	\$9,000 Integrated	\$13,700 Integrated
Out-of-pocket Maximun	n (Medical	and Pharmacy Combine	d)				
Individual	You pay:	\$6,500	\$6,250	\$6,200	\$4,000	\$6,500	\$6,850
Family	You pay:	\$13,000	\$12,500	\$12,400	\$8,000	\$13,000	\$13,700
Medical							
Annual Wellness Exam	You pay:	No Charge					
Primary Care (PCP) Visit	You pay:	\$70*	\$45	\$35	\$20	40%	0%*
Specialty Care Visit	You pay:	\$90*	\$70	\$55	\$40	40%	0%
Urgent Care Visit	You pay:	\$120*	\$90	\$60	\$40	40%	0%*
Emergency Room Facility	You pay:	100% until medical deductible is met	\$250 once medical deductible is met	\$250	\$150	40%	0%
Outpatient Surgery	You pay:	0%	20%	20%	10%	40%	0%
Laboratory Tests	You pay:	\$40	\$35	\$35	\$20	40%	0%
X-Ray and Diagnostic:	You pay:	100% until medical deductible is met	\$65	\$50	\$40	40%	0%
Hospital Stay	You pay:	Full cost until medical deductible is met	20%	20%	10%	40%	0%
Maternity Stay	You pay:	Full cost until medical deductible is met	20%	20%	10%	40%	0%
Retail Pharmacy							
Tier 1	You pay:	up to \$500 per script after deductible is met	\$15	\$15	\$5	40%	0%
Tier 2	You pay:	up to \$500 per script after deductible is met	\$50 per script after deductible is met	\$50	\$15	40%	0%
Tier 3	You pay:	up to \$500 per script after deductible is met	\$70 per script after deductible is met	\$70	\$25	40%	0%
Tier 4	You pay:	up to \$500 per script after deductible is met	20% up to \$250 per script after deductible is met	20% up to \$250 per script after deductible is met	10% up to \$250 per script after deductible is met	40%	0%

^{*} Co-pay is for any combination of the first three visits. After three visits, they will be at full cost until the deductible and out-of-pocket maximum are met.

Benefits shown in blue are not subject to a deductible



What's included with all our plans





Essential Health Benefits

Ambulatory patient services

Emergency services

Hospitalization

Maternity & newborn care

Mental health and substance abuse

Prescription drugs

Rehabilitative & habilitative

Laboratory services

Preventive, wellness services and chronic disease management

Pediatric dental & vision

Preventive care at no cost*

Immunizations

Routine physical exams

Routine health screenings

Routine cancer screenings

Women's preventive services

Contraceptives – Tier 1 Rx

Prenatal care if service qualifies as "preventive care"

^{*} As specified by USPTF and our UnitedHealthcare coverage guidelines; diagnostic services are not considered preventive in most circumstances



Getting care in our network

Network Name: UnitedHealthcare[®] Core and UnitedHealthcare Core Essentials



Core PPO plans available in metallic levels

Core Essential EPO plan in minimum coverage tier

In-network providers over 30,000 doctors, 400 hospitals and 2,000 clinics

No primary care provider required

Access to California Core network, including in-network providers in Oregon, Arizona and Nevada

Provider Search

uhc.com/docfind

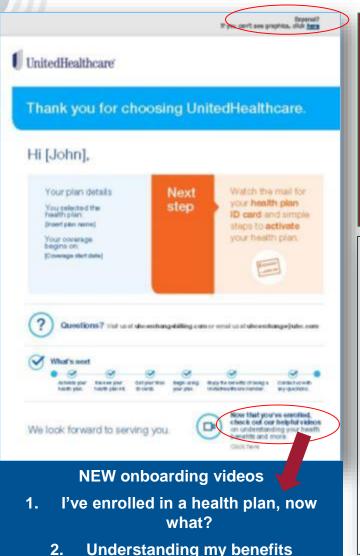
Note

Provider search can be done in Spanish

UnitedHealthcare Onboarding Experience

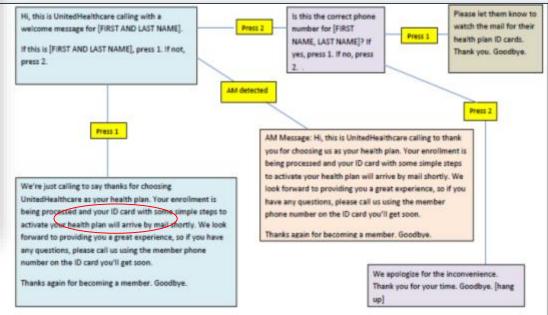
UnitedHealthcare Onboarding Experience: Welcome Email and Robocall





Avoiding health care surprises

- Issued approximately 24-48 hours after signing up
- Email Introduces roadmap
- Email has Spanish toggle
- Email links to new onboarding videos
- · Short, focused messaging
- Lets the member know we have their application
- No request for payment simply a thank you and tells member to watch for their ID card



1

UnitedHealthcare Onboarding Experience: Video Series



Video Title	Key Messages	
Shopping: Choosing a Health Insurance plan.	 ✓ Compare Plan Types ✓ Choose a Health Plan Level ✓ Check your Medications ✓ Eligible for a Subsidy? ✓ Sign-up Options 	
Onboarding: So I have enrolled, now what?	 ✓ Where's my application	Video series: "Marketplace Made Clear" on uhc.com
Onboarding: Understanding My Benefits.	 ✓ Your ID Card ✓ myuhc.com ✓ Finding a doctor ✓ Your PCP ✓ Where to go for questions 	English and Spanish
Using My Plan: Avoiding Health Cost Surprises.	 ✓ Tools to help you manage your plan — ✓ Getting a referral from your PCP ✓ The basics of Health Insurance — ✓ Take advantage of Preventive care — ✓ Sign up for myuhc.com 	



UnitedHealthcare Onboarding Experience: Initial Premium Bill







Your First Premium Bill

Your plan: [Core or Core Essential] Coverage start date: [00/100/2000] Payment due date: [00/100/2000]

Who is covered: (Subscriber Only, Subscriber & Family, etc.)

Dear [First name],

Down and Danasistian

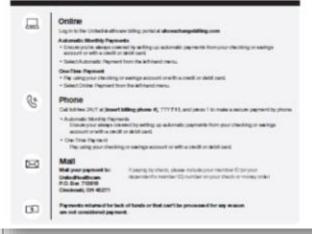
Thank you for choosing UnitedHealthcare.

To start your coverage, please pay the total amount due. If you've alleady paid your first monthly premium ordine or by prione, thanks again. Your premium payment is always due on or before the first day of each month.

Payment Description	Amount	
Monthly Premium	8642.43	
Advanced Pernium Tax Oredit (subsidy)*	(\$274.00)	
State mandated Assistance	(80)	
Total Monthly Payment	\$36E.43	
Total Amount Dua	\$368.43	

"To be and former in the first in any contract the particular distribution with the large in a contract

Three ways to pay:



be covered - please be careful of late or missed payments.

a. existed on or tacker the 15th of the month, your observage will be effective on the first day of the meet increased after the 15th, consenge is effective on the first day of the following month; For example, if your set it is necessed on January 15th, your unemaps will be effective on February 15t. If your premium is received just observage and bookers effective on Marris 15th.

Brid payment, you will not have coverings if this happens, you will have to sign up again through your bringblack or state. Exchange. You may have to pay a penuity when you file your tedestal income fax return.

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Monday through Friday, 8 a.m. to 8 p.m.

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1000g (amgan ang (1-665-666-6688)

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UnitedHealthcare

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medity or through [legal entity name).

CONTRACTOR OF LACTOR DESIGNATION

By ou mail in your payment, please detach and include the form below.

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mer phone :

Mail and make checks payable to: United Haalthoom P.O. Sox 713819 Cincinnati, OH 45271

1Clinterp

Mailed approximately 2/3 days after receipt of enrollment

Mailed first-class

Pay-by-phone option supports automatic payment

Clearly identifies where to find help in other languages

UnitedHealthcare*

We make it easy to pay

First premium payment

Once we receive the enrollment file, we'll send an invoice to the applicant billing for their first premium payment

Plan becomes active once payment is received

Ways to pay first and ongoing premium payments

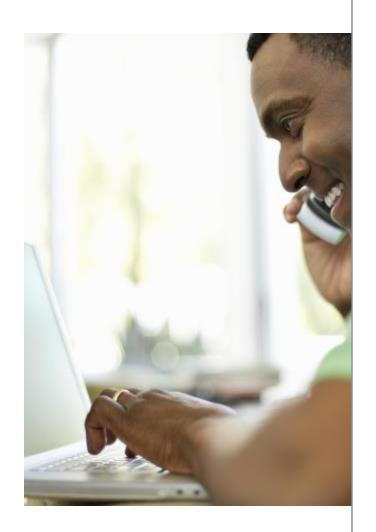
Phone:

Credit/Debit card and bank account as a one time payment or by setting up recurring payments

Web portal:

Credit/Debit card and bank account as a one time payment or by setting up recurring payments

Mail



3

UnitedHealthcare Onboarding Experience: Initial ID Card with Activation Sticker and Activation Flyer





- Subscriber should receive their initial ID cards approximately 1 week after signing up
- Roadmap lets the member know what's next
- Access NurseLine and myuhc.com®
- Activation Flyer back side in Spanish
- ID cards for the family are issued following payment



UnitedHealthcare Onboarding Experience: Welcome / Getting started card



Making the most of your plan.

Thanks for choosing UnitedHealthcare. You're off to a great start. Here are a few tips to help you get the most out of your plan.



Using network providers.

A network provider is a doctor, health care professional or facility (like a hospital or laboratory) that has a contract with us at discounted rates.

Make sure the doctors and pharmacies you use today accept your health plan. The name of your plan is on your health plan. The name of your plan is on your health plan. To card, if you are a doctor that does not accept you plan, you will likely have higher out-of poole't costs. To find a network provider, plasse visit inguishours, or call the member number on your health plan ID card, TTY 711.



Getting prescriptions.

Your plan covers prescription drugs from network pharmacies. Co-pays vary based on the medication for (1, 2 or 3). Visit my who soom for more into.



Questions.

Visit mystic.com, email us at shoeschange@utic.com or call the member number on your health plan ID card, TTV 711.

By following the above tips, you'll ensure you get the most from your health plan and avoid unexpected surprises:

Learn more.



myuhc.com

Get plan info, print ID cards and access health tools on your personalize manufacturing.



UnitedHealthcare Health4Me*

Download this feet app. Search for United Healthcase in your emerghors app atos. You'll have access to your health plan information, digital ID card, and by able to find doctors and talk to a name 247.



Videos

Learn about using your plan your banefits and how to avoid health-cost surprises at who com/ marketoless.

- Triggered by first premium paid about 5-7 days
- Mailed separately from the Health Plan Kit
- Calls out important reminders and critical plan details before the member's plan starts
- Encourages myuhc.com registration and promotes video series.





UnitedHealthcare Onboarding Experience: Health Plan Kit







- Triggered after first bill paid about 5 to 7 days
- Health Plan Basics
- Roadmap on letter



UnitedHealthcare Onboarding Experience: Final ID Card Mailing



Hello Member.

We look forward to serving you.

Your ID card.

When you go to a doctor's appointment or pick up a prescription drug at a pharmacy, you'll need to show your health plan ID card or your digital health plan ID card on the Health4Me app.



Helpful tools to simplify your life.

Personalized Member Website

Manage your insurance info, print ID cards, find doctors and access health tools.

Sign up at myuhc.com*

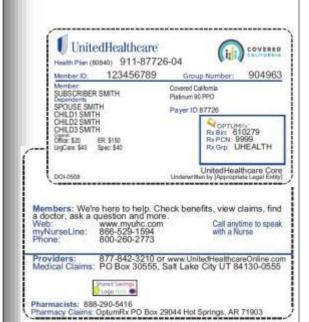


UnitedHeathcare Health4Me® App

View your ID card, get health and account info, find doctors and talk to a nurse with the UnitedHealthcare Health4Me® mobile app.

Download the free app from the Apple iTunes App Store or Android marketplace.

- ID cards for all members
- Side 2 in Spanish
- Triggered by first bill paid, around 5 to 7 days
- Roadmap
- **Encourages myuhc.com** registration and promotes the Health4Me App



Questions? We're here for you.

Visit myuhc.com® for more information. You can also email us at uhcexchange@uhc.com or call the member phone number on your health plan ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

What to expect next. You are here. Enjoy the benefits of being a Begin using Contact us with your plan. UnitedHealthcare member. any questions.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. @2015 United HealthCare Services, Inc.

UHCEW755449-000

UnitedHealthcare tools to help manage health care and costs



24/7 access anytime or anywhere when members register at myuhc.com®



Choose how they want to get information – online, mail, email, text

Available in Spanish

Access health resources and cost decision tools

UnitedHealthcare Health4Me® mobile app

NurseLineSM

myHealthcare Cost Estimator

myClaims Manager





Health4Me app helps you where you are

From home, work or on the go, members can easily:

Share their ID card

Find and price care

Check claim status

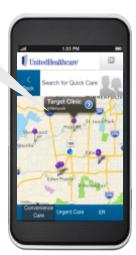
Manage OptumRx prescriptions

Connect to FitBit



"There's a convenience clinic nearby"

"Doctor, can I get the MRI at the clinic instead of the hospital?"





Note

Although Health4Me is not available in Spanish, information can be accessed by calling Customer Service



Tools to help manage health care

NurseLine 24/7 nurse support



Decide if you should see a doctor, go to an urgent care center or emergency room, or treat yourself at home



Find a doctor or hospital



Answer questions about an illness or injury



Give you support on caring for a chronic health problem, like diabetes



Understand your medications



PLAN TIPS

Call a nurse wherever you are. This 24/7 service is part of your health plan at no additional cost.

Registered nurses, with an average 15 years of experience, are available 24 hours a day, 365 days a year

Call the number on the back of the ID card

Nurses are supported by Spanish language interpreters



There are lots of ways into the complex health care system and we can help simplify your experience.



Tools to help manage costs

myHealthcare Cost Estimator

Estimate costs before getting care

Calculate estimated out-of-pocket expenses

Estimates based on contracted rates

Understand treatment options

Integrated with Customer Care and clinical support





Tools to help manage costs

myClaims Manager

Easy to use

View claim status

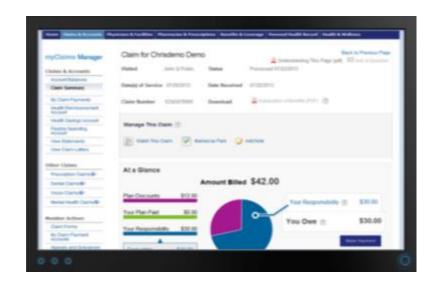
See what is owed

Pay providers for out-ofpocket expenses

View payment history

Access health statements and explanation of benefits

Available in Spanish



Where to find more information

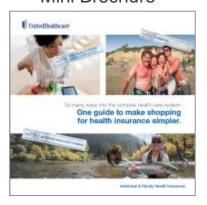


Material available on websites

Collateral to provide information on UnitedHealthcare Marketplace products and services

Marketplace FAQ

Mini Brochure



| Section | Description | Desc

Subsidy Chart



Network Flier



Consumer Guide



www.uhone.com/broker

Broker Service Center 1-800-474-4467 Option 1

uhc.com/assisters

Assister Hotline 1-866-698-1739



Summary of resources in Spanish

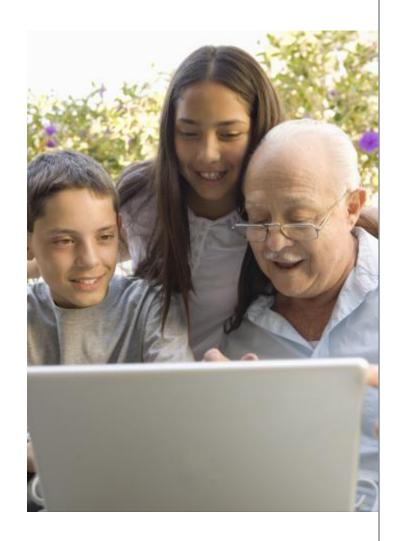
Personalized enrollment support is available at our fully-staffed bilingual (Spanish-English) direct sales and enrollment Call Center (1-800-985-3859)

Provider search with Spanish language indicator

Latino Health Solutions bilingual website at uhclatino.com

myuhc.com is in Spanish, including myClaims Manager

Once a member has enrolled, Customer Service is available in Spanish with full member support





Latino Health Solutions

uhclatino.com Spanish website

Bilingual health information center with medical terms and descriptions of laboratory tests and common illnesses

Bilingual health education fliers, brochures, and other health maintenance materials

Valuable educational videos in both Spanish and English at uhclatino.com

How insurance works, What are HSAs, What are "Life Events," What are the Penalties for not enrolling, etc.

Health and fitness topics and recipes

Award-winning fotonovelas





Enrollment websites

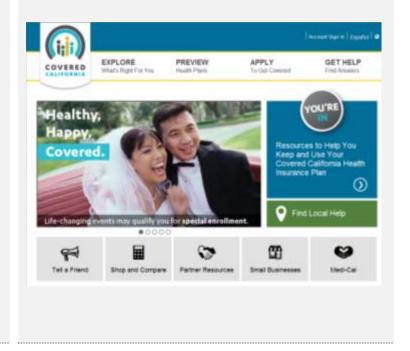
UnitedHealthcare

For more information on how to enroll, consumers can visit uhc.com



Covered California

Consumers can visit coveredca.com for plan shopping, eligibility, and enrollment





Our membership





Over 3 million members in California



Our Awards

BEST-IN-CLASS PERFORMANCE

for our clients and as an organization



FORTUNE WORLD'S MOST ADMIRED COMPANIES



Claims-Processing Accuracy since 2012 Insurance & Managed Care since 2010

Community-Minded Health Company



Statewide network of over 30,000 doctors, 400 hospitals and 2,000 clinics

In-network providers throughout the state of CA

Cross state border provider network (Oregon, Arizona and Nevada)

Innovative tools, technology, information and resources

Latino Health Solutions – bilingual (English/Spanish) resources available

Integrated care and benefit advocacy

Support consumers need, meeting them where they are





Thank you!





Thank you for taking the time to learn more about UnitedHealthcare!



Questions:
Broker Service Center
1-800-474-4467 Option 1

Assister Hotline 1-866-698-1739



Broker website: www.uhone.com/broker Assister website: uhc.com/assisters